

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF PA  
WILKES BARRE DIVISION**

In re: BRIAN J. RUPPERT	§	Case No. 5:17-bk-00149
ELIZABETH JORDANA RUPPERT	§	
	§	
Debtor(s)	§	

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

CHARLES J. DEHART, III, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 01/17/2017.
- 2) The plan was confirmed on 07/12/2017.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on 08/03/2017, 08/16/2017, 09/22/2017, 10/20/2017, 11/03/2017, 12/13/2017, 01/04/2018.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on NA.
- 5) The case was dismissed on 02/28/2018.
- 6) Number of months from filing or conversion to last payment: 12.
- 7) Number of months case was pending: 14.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$0.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor(s)	\$ 5,525.00	
Less amount refunded to debtor(s)	\$ 168.69	
<b>NET RECEIPTS</b>		<b>\$ 5,356.31</b>

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$ 5,010.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 346.31	
Other	\$ 0.00	
<b>TOTAL EXPENSES OF ADMINISTRATION</b>		<b>\$ 5,356.31</b>
Attorney fees paid and disclosed by debtor(s):	\$ 490.00	

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
VINCENT RUBINO, ESQUIRE	Lgl	0.00	NA	NA	5,010.00	0.00
DISCOVER	Uns	2,407.00	2,407.20	2,407.20	0.00	0.00
REGIONAL ACCEPTANCE CORP	Sec	18,028.44	18,741.15	1,508.90	0.00	0.00
COMMONWEALTH OF	Pri	0.00	521.91	419.66	0.00	0.00
COMMONWEALTH OF	Uns	0.00	521.91	102.25	0.00	0.00
ONEMAIN	Uns	10,854.00	10,854.18	10,854.18	0.00	0.00
ECMC	Uns	11,248.00	11,821.44	11,821.44	0.00	0.00
AIS PORTFOLIO SERVICE, LP	Uns	0.00	290.74	290.74	0.00	0.00
AIS PORTFOLIO SERVICE, LP	Uns	1,180.00	1,121.90	1,121.90	0.00	0.00
NAVIENT SOLUTIONS INC	Uns	7,672.00	7,707.88	7,707.88	0.00	0.00
US DEPT OF EDUCATION	Uns	0.00	16,231.22	16,231.22	0.00	0.00
US DEPT OF EDUCATION	Uns	48,402.00	31,143.41	31,143.41	0.00	0.00
INTERNAL REVENUE SERVICE	Pri	15,942.57	15,110.08	10,280.66	0.00	0.00
INTERNAL REVENUE SERVICE	Uns	0.00	15,110.08	4,829.42	0.00	0.00
AIS PORTFOLIO SERVICE, LP	Uns	0.00	1,088.23	1,088.23	0.00	0.00
CREDIT FIRST	Uns	1,398.00	1,398.90	1,398.90	0.00	0.00
RESURGENT CAPITAL SERVICES	Uns	3,999.00	3,999.71	3,999.71	0.00	0.00
WEINSTEIN & REILEY	Uns	0.00	872.18	872.18	0.00	0.00

**Scheduled Creditors:**

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
JPMORGAN CHASE BANK	Uns	0.00	17,176.51	0.00	0.00	0.00
BECKET & LEE	Uns	524.53	499.53	499.53	0.00	0.00
MIDLAND CREDIT MANAGEMENT	Uns	562.00	561.91	561.91	0.00	0.00
MIDLAND CREDIT MANAGEMENT	Uns	1,320.00	622.39	622.39	0.00	0.00
BANK OF AMERICA	Uns	810.00	810.52	810.52	0.00	0.00
CAVALRY PORTFOLIO SERVICES,	Uns	403.00	403.00	403.00	0.00	0.00
CENLAR FSB	Sec	0.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS	Uns	506.00	506.13	506.13	0.00	0.00
PPL ELECTRIC UTILITIES	Uns	0.00	1,067.31	1,067.31	0.00	0.00
PORTFOLIO RECOVERY	Uns	2,117.00	2,117.75	2,117.75	0.00	0.00
PORTFOLIO RECOVERY	Uns	2,196.00	2,196.23	2,196.23	0.00	0.00
PORTFOLIO RECOVERY	Uns	3,341.00	3,341.85	3,341.85	0.00	0.00
PORTFOLIO RECOVERY	Uns	585.00	585.01	585.01	0.00	0.00
PORTFOLIO RECOVERY	Uns	922.00	921.73	921.73	0.00	0.00
PORTFOLIO RECOVERY	Uns	493.00	679.76	679.76	0.00	0.00
PENN ESTATES POA	Sec	1,180.00	1,415.00	1,415.00	0.00	0.00
CENLAR FSB	Sec	78,554.84	78,254.14	78,254.14	0.00	0.00
CENLAR FSB	Sec	0.00	78,254.14	5,845.88	0.00	0.00
BANK OF AMERICA	Uns	611.00	NA	NA	0.00	0.00
CBNA	Uns	680.00	NA	NA	0.00	0.00
CHASE BANK	Uns	5,155.00	NA	NA	0.00	0.00
CITIBANK	Uns	2,507.87	NA	NA	0.00	0.00
COMENITY BANK VICTORIA	Uns	2,131.00	NA	NA	0.00	0.00
COMENITY BANK	Uns	339.00	NA	NA	0.00	0.00
CREDIT ONE BANK	Uns	1,238.00	NA	NA	0.00	0.00
DUVERA BILLING SERV	Uns	639.00	NA	NA	0.00	0.00
GOODYEAR TIRE	Uns	1,475.00	NA	NA	0.00	0.00
MACY	Uns	1,268.00	NA	NA	0.00	0.00
MID AMERICAN BANK	Uns	848.00	NA	NA	0.00	0.00
ONE MAIN FINANCIAL	Uns	14,211.00	NA	NA	0.00	0.00
POCONO MED CENTER	Uns	2,558.00	NA	NA	0.00	0.00
SEARS	Uns	513.96	NA	NA	0.00	0.00
SPRINT	Uns	373.00	NA	NA	0.00	0.00
GAP	Uns	679.00	NA	NA	0.00	0.00
LORD & TAYLOR	Uns	1,161.00	NA	NA	0.00	0.00

UST Form 101-13-FR-S (9/1/2009)

**Scheduled Creditors:**

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
CARE CREDIT	Uns	3,574.04	NA	NA	0.00	0.00
JC PENNEY	Uns	1,122.00	NA	NA	0.00	0.00
WALMART	Uns	669.00	NA	NA	0.00	0.00
TD BANK/TARGET	Uns	1,044.00	NA	NA	0.00	0.00
CBNA	Uns	1,373.00	NA	NA	0.00	0.00
VERIZON	Uns	1,109.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 84,100.02	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 81.63	\$ 0.00	\$ 0.00
All Other Secured	\$ 2,842.27	\$ 0.00	\$ 0.00
<b>TOTAL SECURED:</b>	<b>\$ 87,023.92</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 10,700.32	\$ 0.00	\$ 0.00
<b>TOTAL PRIORITY:</b>	<b>\$ 10,700.32</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$ 108,181.78</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>

**Disbursements:**

Expenses of Administration	\$ 5,356.31	
Disbursements to Creditors	\$ 0.00	
<b>TOTAL DISBURSEMENTS:</b>		<b>\$ 5,356.31</b>

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 04/09/2018

By: /s/ CHARLES J. DEHART, III  
STANDING CHAPTER 13 TRUSTEE

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.